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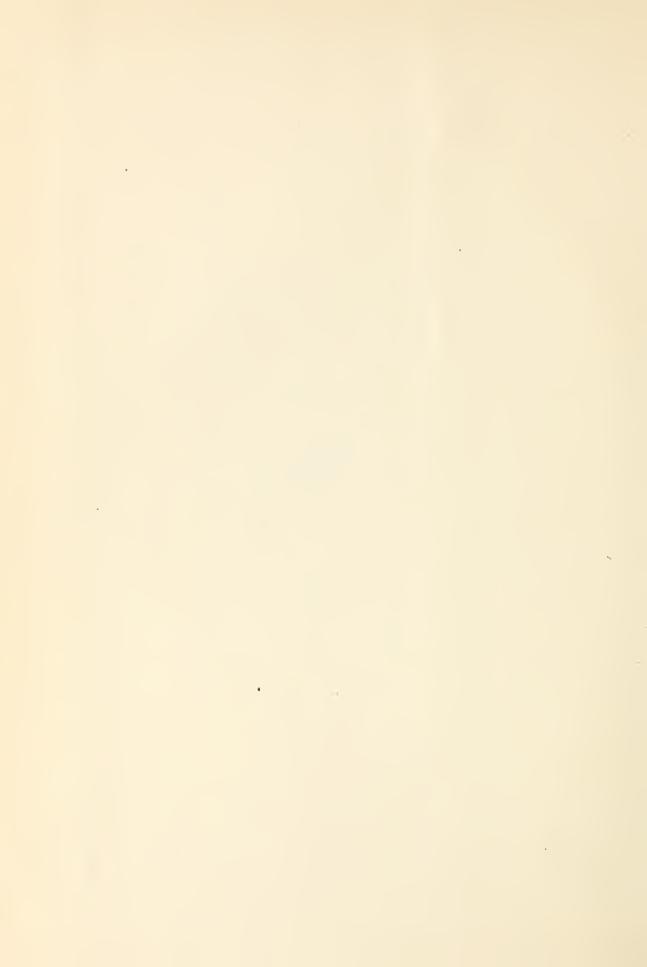
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HOUSEKEEPERS! CHAT

Wednesday, January 1, 1936

(FOR BROADCAST USE ONLY)

Subject: "PLANS FOR FAMILY LIVING IN 1936." Information from the Bureau of Home Economics, United States Department of Agriculture.

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Best wishes for a happy new year, listeners.

This happens to be the planning day of year. This is the time when a good many up-and-coming American families are getting together over plans for 1936, trying to decide how to distribute the family income to get the most satisfaction out of living.

You know, some people seem able to drive in the dark along the road of life with no headlights. But not many. Some people get along pretty well living a helter-skelter, hand-to-mouth existence. But not many. For most of us, a planned future makes life easier and pleasanter. We are happier and generally more successful if we have an idea of where we are going.

So right now I think you'll be interested to hear about a recent meeting at the Department of Agriculture in Washington -- a meeting of home economists in both research and extension work, who have been studying farm family expense. They gathered to discuss food budgets and clothing, housing, home management costs both for the past and the future -- in fact, to talk over all needs of farm families including education and recreation.

Whether you live on a farm or in town, I'm sure you'll be interested in many points that came out at that meeting.

First, about planning food for the coming year. The food economists say that, thanks to research in nutrition, any housewife can now select food for her family by scientific standards. She can have a list of the different foods and the quantities of each kind that her family actually needs for good health. She can also adjust her food budget to her family's income. In other words, you or I or any other American housekeeper can plan the family budget for the coming year with scientific headlights. In the direction of food, at least, we don't have to drive in the dark.

Unfortunately, research along other household lines has not gone as far as it has in nutrition. For example, home economists have no scientific standards yet showing adequate clothing for different income levels -- standards that tell us just the amounts and kinds of different garments we need to keep our bodies in best condition, or to make us socially satisfied. So the best help we can now get on our clothing plans or budgets comes from a study of

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the way other families have spent their clothing money. But here are a few interesting clothing points that studies of farm family spending have brought out. The studies show that clothing is usually the second largest item on the household expense account. But the amount spent varies from one farm family to another and from year to year. It varies with the amount the family has to spend and then with the age and activities of the various members. Age is important in the cost of clothing the young people in the family. Clothing expenditures usually mount to their highest peak during the late teens and early twenties. And the girls in the family usually spend more on their clothes than the boys. Of course, these trends showed only in the farm families in the higher levels of living. At the minimum level, no one in the family could afford more than the essentials. Generally, family members of all ages spent nearly twice as much on headwear and footwear than on such other outer garments as dresses, coats and suits for the women, and coats and suits for the men. As you might expect, the women and girls from 15 to 20 years of age spent more for headwear than the other members of the family.

For other items of family expense, such as housing, house furnishing, and so on, again past records are the best guide we have for planning the future. For housing, the expenses that the family living budget has to cover include repairing and remodeling and perhaps insurance. For household operation, the budget will include fuel, lights, cleaning materials, bathroom supplies and so on. By the way, farm families in cold climates can cut their operating expenses in half by providing practically all their own fuel. As for furnishings and equipment, what each family budget should allow will depend on that family's particular needs. One family may need to allow money for laundry tubs, another for a stove, and so on. The family council will have to decide these questions since at present we have no guides backed up by scientific research.

And the family council also must consider medical care as a budget item. Also newspaper, occasional movies and magazines, school supplies for the children, dues to some club or organization, and tobacco. The studies showed that even when the low-income family used all possible free educational and recreational facilities, they still spent money for the items just mentioned. And they spent money for personal care including soap, hair cuts and so on. About half the low-income families reported spending 10 to 30 dollars a year for personal care. Then they reported 35 to 85 dollars a year for transportation — that is, school bus and trips to town on business. Finally, most families nowadays have a fixed payment to make in life insurance, which also needs to be included in the budget.

All these are items to think about for your 1936 budget and here's hoping your plans make life in 1936 easier and pleasanter.

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